

Amendments to the Specification:

Please replace paragraph [0003] with the following amended paragraph:

[0003] Recently, the ability to use digital images for transaction processing has advanced to the point where saved images are as valid as the original document. On June 25, 2003, the United States Congress passed the Check Truncation Act of 2003 to “facilitate check truncation by authorizing substitute checks, to foster innovation in the check collection system without mandating receipt of checks in electronic form, and to improve the overall efficiency of the Nation’s payments system.” In this Act the term “truncate” means “to remove an original paper check from the check collection or return process and send to a recipient, in lieu of such original paper check, a substitute check or, by agreement, information relating to the original check (including data taken from the MICR line of ~~the~~ the original check or an electronic image of the original check), whether with or without subsequent delivery of the original paper check.”

Please replace paragraph [0017] with the following amended paragraph:

[0017] An image profile is created at step 120 by counting the number of black pixels in each row (horizontal) of the document. A Profile Confidence (PC) is calculated at step 122. The PC is calculated in the following steps:

1. The mean number of black pixels per row is calculated from the total number of black pixels, divided by the number of rows.
2. The variance and standard deviation of the distribution of black pixels in each row are calculated.
3. The black pixel density is computed by counting the number of black pixels in a fixed image area and dividing by the total number of pixels in that same area.
4. The Profile Confidence (PC) is determined by selecting the smaller of the standard deviation (std Dev) and pixel density (pDensity) measurement. Both values result from

measurements of how well the standard deviation and the black pixel density fall within default ranges determined by experimentation or through user setting values.

```
stdDevFactor = (max allowable Std Deviation – min allowable Std Deviation) / 2
if ( Standard Deviation <= stdDevFactor )
    stdDevConf = Standard Deviation * 100 / stdDevFactor
else
    stdDevConf = 200 – (stdDev * 100 / stdDevFactor)
pDensityFactor = (max allowable pixel Density – min allowable pixel Density ) / 2
if ( pixel Density <= pDenistyFactor )
    pelDensityConf = (Pixel Density * 100 / pelDensityFactor)
else
    pelDensityConf = 200 – (Pixel Density * 100 / pelDensityFactor);
if ( stdDevConf < 0 )
    stdDevConf = 0;
if (pelDensityConf < 0)
    pelDensityConf = 0;
if ( stdDevConf <= pelDensityConf )
    PC = pelDevConf PC=stdDevConf
else
    PC = pelDensityConf
```

Please replace paragraph [0019] with the following amended paragraph:

[0019] If the examiner determines that the image is unacceptable at step 130, then the original physical document is located at step 134, rescanned at step 136. The document may be modified, for example by removing dirt, before scanning. The document may be scanned using different equipment (for example, higher resolution) or different scanning parameters (for example light

intensity or ~~contrast~~ contrast). The rescanned image is visually inspected by an operator at step 138 where further modification and adjustments to the image may be made before the document image is placed in a replacement image file at step 140 for subsequent processing beginning at the step 102.

Please replace paragraph [0022] with the following amended paragraph:

[0022] The Field Confidence is updated based on the number of “broken character” in the field at step 218, where a broken character is one in which parts of the character have dropped out, resulting in a character that is made up of several pixel groups. The field confidence FC is reduced by the formula:

$$\text{FC} \leftarrow \text{FC} * (1.0 - \text{BC}/\text{TC}) \quad \text{FC} = \text{FC} * (1.0 - \text{BC}/\text{TC})$$

Where BC is the number of broken characters and TC is the total number of characters in the field.